Case 19-12338-CMG Doc 9 Filed 02/07/19 Entered 02/08/19 00:35:42 Desc Imaged Certificate of Notice Page 1 of 4

Information to identify the case:						
Debtor 1:	Ambrose E. Gmeiner II		Social Security number or ITIN: X	xxx-xx-5973		
	First Name Middle Name Last	Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last	Name	Social Security number or ITIN: _ EIN:			
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter:	13	2/4/19		
Case number:	19-12338-CMG					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Ambrose E. Gmeiner II	
2.	All other names used in the last 8 years		
3.	Address	3 Fieldcrest Ct Bayville, NJ 08721	
4.	Debtor's attorney Name and address	Eugene D. Roth Law Office of Eugene D. Roth Valley Pk. East 2520 Hwy 35, Suite 307 Manasquan, NJ 08736	Contact phone (732) 292–9288
5.	Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 2/5/19

For more information, see page 2

Debtor Ambrose E. Gmeiner II

Case number 19–12338–CMG

Meeting of creditors March 7, 2019 at 02:00 PM Debtors must attend the meeting Location: to be questioned under oath. In a Chapter 13 Standing Trustee - Trenton, 1 AAA joint case, both spouses must Drive, Suite 101, Robbinsville, NJ 08691 The meeting may be continued or adjourned to a later attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 5/6/19 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 4/15/19 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: Deadline to object to exemptions: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO

CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Ambrose E. Gmeiner, II
Debtor

Case No. 19-12338-CMG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2 Date Rcvd: Feb 05, 2019 Form ID: 309I Total Noticed: 54

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 07, 2019.
db
                    +Ambrose E. Gmeiner, II,
                                                     3 Fieldcrest Ct, Bayville, NJ 08721-2162
                   +Alpert Zalis Pediatric Cardiology, 46 West Ferris Street, East Brunswick, NJ 08816-2159
+America's Wholesale Lender, 4500 Park Grande, Calabasas, CA 91302-1613

Reversion Long Conviging, LLC 2008 Park Grande, Calabasas, CA 91302-1613
518009273
518009274
518009277
                     Bayview Loan Servicing, LLC,
                                                           c/o KML Law Group,
                                                                                        216 Haddon nAvenue,
                      Miami, FL 33146
                   +Berkeley Township Sewer Authority, 255 Atlantic City Boulevard, Bayville, NJ 08721-1296
+Berkeley Villages North Homeowners Assn., PO Box 2932, Trenton, NJ 08690-0932
+Berkley Villages North Homeowners Assn., PO Box 2932, Trenton, NJ 08690-0932
Capital One, Hayt Hayt & Landau, LLC, Two Industrial Was West,
518009278
518009279
518009280
518009281
                      Point Pleasant, NJ 07714-0500
                   +Community Medical Center, c/o B&B Collections, PO Box 2137, Tom
+Community Medical Center, PO Box 6081, Parsippany, NJ 07054-7081
518009285
                                                                                                           Toms River, NJ 08754-2137
518009286
                   +Creative College Consulting, LLC, 3 Pittenger Road, Three Bridges, NJ 08887-2301 +Equiant Financial Services, c/o Flagship Resort Development Co, 5401 N. Prima Road, Suite 150, Scottsdale, AZ 85250-2630
518009288
518009291
                    +Fitness In Therapy, 202 Highway 37 West, Suite 6, Toms River, NJ 08755-8055
+Guardian Home Monitoring Services, 8281 Greensboro Drive, Mc Lean, VA 22102-5211
+JHPDE Finance 1 Lending Club Corp. c/o Cawley & Bergman, LLC, 117 Kinderkamack Ro
518009294
518009296
                   +Guardian Home Modifier

+JHPDE Finance 1 Lending Club Corp, C/O Cawley Line

Suite 201, River Edge, NJ 07661-1916

+Joan Faller, C/O Joseph Pinizotto, Esq., 189 Route 37 West, Toms River, N Johnson, Mirmiran & Thompson, 40 Wight Avenue, Cockeysville, MD 21030-2059

+KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-281

+Kelly Niro, 3 Fieldcrest Court, Bayville, NJ 08721-2162

***Coop Finanace Motor Acceptance, Po Box 742658, Cincinnati, OH 45274-2658

***Charlotte. NC 28272-1202
518009299
                                                                     c/o Cawley & Bergman, LLC, 117 Kinderkamack Road,
518009300
                                                                               189 Route 37 West, Toms River, NJ 08755-8065
518009301
518009313
                                                                                          Collingswood, NJ 08108-2812
518009302
518009314
                   Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
+Prosper Lending Club, 71 Stevensen Street, Suite 300,
518009316
518009317
                                                                                                  San Francisco, CA 94105-2985
518009318
                    +RCI, 9998 North Michigan Road, Carmel, IN 46032-7766
518009319
                    +Renny Lin, M.D., C/O Lee S. Dennison, Esq, 231 High Street, Mount Holly, NJ 08060-1450
518009320
                    +Royal Suites Interval Owners Assn, 60 North Main Avenue, Atlantic City, NJ 08401-5518
                   +SYNCB/Walmart, C/O Selip & Stylianou, LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016
518009324
                   +Solar City Corp, c/o CT Lien Solutions, 3055 Clearview Way, San Mat
+Solarcity, c/o TESLA, PO Box 3500, Draper, UT 84020-3500
Systems & Services Technologies, Inc, 4315 Pickett Road, PO Box 3999,
518009321
                                                                                                          San Mateo, CA 94402-3709
518009322
518009327
                      Saint Joseph, MO 64503-0999
518009329
                    +TESLA, Energy Billing Department, PO Box 3500,
                                                                                        Draper, UT 84020-3500
                    +US Bank Cust for PC4 & Crdtrs, Tax Lien Svc Group, 50 South 16th Street, Suite 2050,
518009331
                      Philadelphia, PA 19102-2516
                    +US Bank Cust for PC5 Sterling Nat,
518009332
                                                                     50 S 16th Street, Suite 2050,
                      Philadelphia, PA 19102-2516
518009333
                    +US Bank Cust/Crestar Capital, LLC,
                                                                     50 South 16th Street, Suite 1950,
                      Philadelphia, PA 19102-2516
                   +US Bank Cust/Crestar Capital, LLC, Crestar Capital, LLC, 50 South 16th Street, Suite 1950,
518009334
                      Philadelphia, PA 19102-2516
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                     E-mail/Text: erothesq@gmail.com Feb 05 2019 23:55:22 Eugene D. Roth,
aty
                      Law Office of Eugene D. Roth, Valley Pk. East, 2520 Hwy 35, Suite 307,
                      Manasquan, NJ 08736
                     E-mail/Text: bnc@russotrustee.com Feb 05 2019 23:58:00
tr
                      Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
                     E-mail/Text: usanj.njbankr@usdoj.gov Feb 05 2019 23:56:53
                                                                                                     U.S. Attorney, 970 Broad St.,
smg
                      Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                    +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 05 2019 23:56:50
smg
                                                                                                              United States Trustee
                      Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
                      Newark, NJ 07102-5235
518009276
                    +EDI: TSYS2.COM Feb 06 2019 04:03:00
                                                                         Barclays Bank Delaware, 125 S West Street,
                      Wilmington, DE 19801-5014
518009275
                    +EDI: TSYS2.COM Feb 06 2019 04:03:00
                                                                        Barclays Bank Delaware, PO Box 8803,
                      Wilmington, DE 19899-8803
                    +EDI: CAPITALONE.COM Feb 06 2019 04:03:00
518009282
                                                                               Capital One, PO Box 30281,
                     Salt Lake City, UT 84130-0281
EDI: CAPITALONE.COM Feb 06 2019 04:03:00
518009283
                                                                               Capital One. PO Box 71083.
                      Charlotte, NC 28272-1083
                     EDI: CAPONEAUTO.COM Feb 06 2019 04:03:00
                                                                               CapitalOne Auto Finance, PO Box 60511,
518009284
                      City of Industry, CA 91716-0511
518009287
                     EDI: IIC9.COM Feb 06 2019 04:03:00
                                                                        Community Surgical Supply, c/o IC System,
                      PO Box 64437, Saint Paul, MN 55164-0437
                    +E-mail/Text: electronicbkydocs@nelnet.net Feb 05 2019 23:56:56
518009289
                                                                                                          Dept of Education/Nelnet,
                      121 S. 13th Street, Lincoln, NE 68508-1904
                    +EDI: AMINFOFP.COM Feb 06 2019 04:03:00
518009292
                                                                            First Premier Bank.
                                                                                                        601 S. Minnesota Avenue.
                      Sioux Falls, SD 57104-4868
                   +EDI: PHINAMERI.COM Feb 06 2019 04:03:00
Arlington, TX 76096-3834
518009295
                                                                           GM Financial, PO Bo 183834,
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Date Royd: Feb 05, 2019

TOTAL: 3

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Form ID: 309I
                                                             Total Noticed: 54
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
                                                                       PO Box 64437,
518009297
                 EDI: IIC9.COM Feb 06 2019 04:03:00
                                                          IC System,
                                                                                        Saint Paul, MN 55164-0437
518009315
                 EDI: AGFINANCE.COM Feb 06 2019 04:03:00
                                                               One Main Financial, PO Box 9001122,
                 Louisville, KY 40290-1122
518009323
                +EDI: RMSC.COM Feb 06 2019 04:03:00
                                                          SYNCB/Sleepy's,
                                                                            PO Box 965036,
                 Orlando, FL 32896-5036
518009325
                +EDI: RMSC.COM Feb 06 2019 04:03:00
                                                          Synchrony Bank/Care Credit, Po Box 965036,
                 Orlando, FL 32896-5036
518009326
                +E-mail/Text: bankruptcy@superlativerm.com Feb 05 2019 23:57:48
                                                                                       Synchrony Bank/JC Penney,
                c/o Superlative RM, 9355 East Stockton Blvd., Suite 210, +E-mail/Text: mtamsett@adminrecovery.com Feb 05 2019 23:57:18
                                                                                   Elk Grove, CA 95624-9528
518009328
                                                                                     TD Bank/Raymour & Flanigan,
                  c/o Admin Recovery, LLC,
                                              45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809
518009330
                +E-mail/Text: cgray@ucu.maine.edu Feb 05 2019 23:57:49
                                                                             University Credit Union,
                  139 Rangeley Road, Orono, ME 04469-5779
                                                                                                 TOTAL: 20
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
518009290*
               +Dept of Education/Nelnet,
                                             121 S. 13th Street,
                                                                     Lincoln, NE 68508-1904
518009293*
                +First Premier Bank, 601 S. Minnesota Avenue,
                                                                    Sioux Falls, SD 57104-4868
                IC System, PO Box 64437,
518009298*
                                               Saint Paul, MN 55164-0437
                +Kelly Niro,
+Kelly Niro,
518009303*
                               3 Fieldcrest Court,
                                                      Bayville, NJ 08721-2162
518009304*
                               3 Fieldcrest Court,
                                                       Bayville, NJ 08721-2162
518009305*
                +Kelly Niro,
                               3 Fieldcrest Court,
                                                       Bayville, NJ 08721-2162
518009306*
                +Kelly Niro,
                               3 Fieldcrest Court,
                                                      Bayville, NJ 08721-2162
               +Kelly Niro,
+Kelly Niro,
+Kelly Niro,
+Kelly Niro,
518009307*
                               3 Fieldcrest Court,
                                                       Bayville, NJ 08721-2162
                               3 Fieldcrest Court,
518009308*
                                                       Bayville, NJ 08721-2162
518009309*
                               3 Fieldcrest Court,
                                                       Bayville, NJ 08721-2162
518009310*
                               3 Fieldcrest Court,
                                                       Bayville, NJ 08721-2162
518009311*
                +Kelly Niro,
                               3 Fieldcrest Court,
                                                       Bayville, NJ 08721-2162
518009312*
                +Kelly Niro,
                               3 Fieldcrest Court,
                                                      Bayville, NJ 08721-2162
                                                                                                TOTALS: 0, * 13, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: admin

District/off: 0312-3

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2019 at the address(es) listed below:

system on February 5, 2019 at the address(es) listed below:
Albert Russo docs@russotrustee.com

Eugene D. Roth on behalf of Debtor Ambrose E. Gmeiner, II erothesq@gmail.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov